

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate,

Guindy, Chennai - 600 032. Ph: 044 485 24 666

Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

Toll free No. 18001034959, E-mail ID: customersupport@shriramfinance.in, www.shriramfinance.in



SHRIRAM UNNATI

FIXED DEPOSITS

PARTNERSHIP FIRMS, TRUSTS, SOLE PROPRIETORSHIP, HUF, INSTITUTIONS & CORPORATE

Deposits do not qualify as eligible investment for charitable institutes registered under section 12A of the Income Tax Act.



Application for Deposit

ICRA rating indicates high degree of safety
India Ratings and Research rating indicates high degree of safety

Rated
"IND AA+Stable"
"IND AA+Stable"
By India Ratings
By India Ratings
By Research
Pvt Limited

INTEREST RATES-ON FRESH DEPOSITS/ RENEWALS (w.e.f. 09th April 2024)

	Non-Cumulative Deposit				Cumulative Deposit			
Period (months)	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Rate% (p.a.at Monthly rests)	Effective yield % p.a.	Maturity value for Rs. 5,000/-	
12	7.59	7.63	7.71	7.85	7.59	7.85	5,392	
18	7.73	7.77	7.85	8.00	7.73	8.16	5,612	
24	7.87	7.92	8.00	8.15	7.87	8.49	5,849	
30	8.05	8.10	8.18	8.35	8.05	8.88	6,110	
36	8.38	8.43	8.52	8.70	8.38	9.49	6,423	
42	8.42	8.47	8.56	8.75	8.42	9.75	6,706	
60	8.47	8.52	8.62	8.80	8.47	10.50	7,625	

Additional interest of 0.25% p.a. will be paid on all Renewals, where the deposit is matured.

All above tenures will be available for both offline and online investments.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) MINIMUM DEPOSIT:

d in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/-

2) SCHEME AND TENURE

cumulative deposits for different tenures as mentioned on the first page of the application form

INTEREST:

Interest rate is fixed for the entire period of deposit.

interest and be computed on Cumulative deposit from the effective date of deposit until March 31st, Interest for the subsequent year's would be computed on the accumulated balance [principal and interest (met or 105, if any)] until the next March 31st or maturity date whichever is earlier, Interest is compounded at monthly rest for Cumulative deposit and Nor Cumulative deposit and Nor Cumulative deposit and Nor Cumulative deposit on the computed of the deposit of the deposit of the deposit of the deposit of deposit of the deposit of the

Non-cumulative- Monthly	Last day of every month
Non-Cumulative- Quarterly	Last day of March/June/September/December
Non-Cumulative- Half Yearly	Last day of March and September
Non-Cumulative-Yearly	Last day of March

4) IDENTIFICATION OF DEPOSITORS:
To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-attested copy of ID proof and Address proof. Any one of the following PKC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification and proof of residential address).

KYC Documents for Individual, Karta, Trustse, Partner, Proprietor, Authorised Signatory(iles, Beneficial Owners, Power of Attorney Holders
a Latest Photograph
Discount of Permanent Account Number(PAN) mandatory or Form No. 60 (if transaction amount is <-50,000*).
Dis Advisers Proof (If CNYC no is available, then same is not required provided name and address is matching between CKYC portal and as per application form)

icially Valid documents(OVD)

- Passport
 Driving License
 Voter ID
 Job card issued by NREGA duly signed by an officer of the State Government
 Adathaar Card
- Letter issued by the National Population Register containing details of name and address
- Later issued by the National Population Register containing details of name and address. It also we shuffled OVD does not have unreat address mentioned on application from then any of the below listed documents to be treated as deemed OVD for limited purpose of proof of address, if Customer submits deemed OVD then within 3 months from the date of submitting below documents, customer needs to submit above OVD with current address, we found that the customer within 1 months from the date of submitting below for customer, which is not more than two months of of any service provider (electricity, Telephone, post paid mobile phone, Piped ags, What Pull). Property or Municipal Tax receipt.

 Property or Municipal Tax receipt.

 Preprison or Family Preprison Preprison Property Confess (PPO) issued to retired employees by Government departments or Public Sector undertakings, If they contain the address Latter of allorment of accommodation from employer issued by State Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial, British Contain the address and the statement of the Contain the Address and the statement of the Contain the Address and the statement of the Contain the Address and the Address an

- dditional documents for NOVIDUAL
 Signed personalised cancelled theque leaf. In case of minor—cheque leaf should be of minor.
 Copy PAN of guardania case of Minor or Form60 (Htransaction amount <=50,000)
 Proof of date of birth if minor
 From 15 GH (18 must be defauted)
 Email ID mandatory for e-receipt
- Email ID mandatory for-mocipi
 Application form duly filled and signed in case of other than deposits opened through digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, digital mode, in case of minor, it should be signed by guardian, digital mode, in case of minor, digital mode, dig

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 Signed personales cancelled chequipue leaf in the name of Sole proprietorship concern
 Application form duly filled and signed with Proprietor seal.
 Any has obcounted in he name of Proprietorship concerns as proof of businesslachtly)

 Registration certificate (Usyan registration certificate) (URC) issued by the Governmen

 Certificate License issued by the Municipal Authorities under Shop & Establishment AIncome tax return (Moljus the acknowledgement) (ST returns

 CSTY (WT/GST certificate
 Limptore Express Code (EFC) issued to the proprietorship concern by the effice of If

- CSI VM/IOSI centroate
 Imported Experts Code (EC) issued to the proprietorship concern by the office of DGFT/Licence/ certificate of Practice issued in the name of the proprietorship concern by any Professional Body incorporated under a statue.
 Utility to list use a beckfortly, water and insider a Felaphone bils in the name of proprietorship concern.
 Other Description of the Practice of t

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 Additional KT Ob Counters for an account of OCRPORATES

 Certificate of Incorporation (COI)

 Memorarchium and Kritices of Association (MOA & AOA)

 Lates to and resolution with authorised signatory with mode of operation and designation permitting investment, opening a deposit and claiming maturity

 Lates to and resolution with authorised signatory with mode of operation and designation permitting investment, opening a deposit and claiming maturity

 Lates to directive with Protect of sentification number

 Copy of PAN of Company attended with sign and seal

 Proof of address in the name of Company

 Signed personal seed cancelled chaqueter in the name of Company and with seal

 Beneficial Conventible Declaration signate by any two Directors or Company Screetary or Authorised signatories as per mode of operation in case of unisted public limited company and Private Limited Company in Company and Private Limited Company in Company and Private Limited Company is accounted by the Company and Private Limited Company is accounted by the Company and Private Limited Company is accounted to the Company and Private Limited Company is accounted to the Company and Private Limited Company is accounted to the Company and Private Limited Company is accounted to the Company is accounted to the Company and Private Limited Company is accounted to the Company and Private Limited Company is accounted to the Company is accounted to th

- Iditional KYC Documents for an ac Trust deed (Certified by Registrar) Registration certificate Trust Declaration Form

- Trust Declaration Form

 Document specifying the names of the beneficiaries, trustees, settler and authors of Trust
 Copy of PN attested with sign and seal
 Proof of address of Trust
 Signed psorvaleed cancelled for these leaf in the name of Trust and with seal
 Beneficial Ownership declaration signed by authorised signatories as per mode of operate
 Application from dwy filled and signed by authorised signatories with Trust Seal

- 17) Beneficial Connectship declaration signed by authorised signatories as per mode of operation
 18) Application form duly filled and signed by authorised signatories as per mode of operation
 19) Application form duly filled and signed by authorised signatories with Trust Seal
 19) Earn 157 Sequited (If sex not the declaride)
 19) Latest resolution of Trust with authorised signatory and mode of operation permitting investment, opening and claiming of maturity
 19) Additional KYC Documents for an account of UNINCOPROPATED ASSOCIATION OR BODY OF INDIVIDUALS
 20) Latest Current Members on the Company letterhead
 21) Earlor of Attorney granted to transact on its behalf
 22) Power of Attorney granted to transact on its behalf
 23) Copy of Address in the name of association with span and seal
 24) Copy of address in the name of association or Body of Individuals.
 25) Copy of registration certificate if registered
 26) Power of operation or officials if registered
 27) Power of span and the presence of association with span and the presence of operation Application form utility life and singenting signatories with seal
 28) Copy of registration certificate if registered
 28) Per operation or official of registered
 39 Per operation of the span and the presence of the presence of operation Application form utility life and singenting signatories with seal
 30 Copy of registration or official by subtrivined signatories as per mode of operation Application form utility life and singenting subtrivined signatories with seal
 30 Copy of registration or official by subtrivined signatories as not covered above (societies, universities and local bodies like village panchayats)
 31 Document story granted to transact on is behalf.
 32 Power of altorney granted to transact on is behalf.
 33 Power of altorney granted to transact on is behalf of the entary.
 34 Power of altorney granted to transact on is behalf.

- as may be required to collectively establish the legal existence of such an entity/juridical person. sits from NON RESIDENT INDIANS(NRI)/ PERSON OF INDIAN ORIGINS(PIO)/ OVERSEAS CITIZEN OF INDIA(OCI) h informace... ants for Depos
- PAN Copy Self Attested Signed personalised cancelled cheque leaf, In case of minor - cheque leaf should be of minor,
- Proof of date of birth if minor Application form duly filled and signed. In case of minor, it should be signed by guardian.

Application until votage saves and a second process of the country of which the investor is resident. Form 16F PE Centificate, Declaration to avail DTAAbenefit if outtomer wants to avail tax benefit.

CENTRAL KYC ECISTRY.

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Reserve Bank of India has mandated financial institutions to share KYC Information to a Central KYC registry (CKYCR) who shall allot a unique KYC number. Depositor(s) CENTRAL KYC REGISTRY.
 Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYCR) who shall allot a unique KYC number, Deposi requested to share within us obth number upon recipit of the same.
 HNDU UNDRODE FAMIL (HUP DEPOSTS:

- HNDU UNKNOEDF FAMIL ("HUP) DEPOSITS:

 Deposited of HUP with a complet skylicity or production of necessary documents as required by the Company.

 JONT DEPOSITS:

 Down the production of the point names of two three persons under "First or Sunvivoris (For Sis)" or "Anyone or Sunvivoris (Aor Sis)". All communications will be addressed to the first depositor, all interest payment and repayment of deposits will be made in the point and repayment of deposits will be made in the name of first depositor. All interest payment and repayment of deposits will be made in the name of first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.

 John Deposits and a made only by individuals. Deposits pertaining to Non-redividuals is cluding society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot.

- be held jointly.

 Boposits held jointly by a Resident Indian and a NRIPIO/OCI or vice versa can be held only under First or Survivor basis.

 NRIPIO/OCI status will only be provided only if the first hoder is NRIPIO/OCI are vice versa can be held only under First or Survivor basis.

 NRIPIO/OCI status will only be provided only if the first hoder is NRIPIO/OCI are conjected resident of the preferred rate of intense; first applicable.

 NON-RESIDENT INCIAN (NRIP PERSON OF INCIAN ORIGIN (PIO) OVERSEAS CITIZEN OF INDIA (OCI) DEPOSITS:

 Fixed Deposit from NRIPIO/OCI are accepted by funds received from NRIPIO/OCI accepted by funds received from NRIPIO/OCI are accepted by funds recei

- The applicant has to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians/FIQIOCI in such form as may be prescribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company. NRIFIQIOCI Deposits are required to mandatorly IlliFATCA-CRS details. The company may be obliged to barrier information on the Depositor's account with the relevant authorities. NOMINATION:
- Twomerus(IV).
 The depositor and off the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his their deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in foce or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nominical made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nomine shall on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the enclusion of all other persons unless the nominication is varied or cancelled in the conscribed thousands.

- respect of such other deposits in the Company where a normation made in the prescribed manner purports to content any person the right love sets if the deposit In the Company to the exclusion of all other persons unless the normation is varied or carceled in the median of the cologistority) become interested in the company of the exclusion of all other persons unless the normation is varied or carceled in the Normation and the prescribed prescribed in the Company of the Company of

- In the event of nor-furnishing of the above, the higher fax rate as per the income fax Act will apply,

 1) DEPOSIT CERTIFICATE:

 Deposit certificate will be sent to branch for hand delivery or dispatched by speed positivourier at the given correspondence. I communication address in the application form and the Company shall not be held responsible for any loss or delivery in treast of well be sent on registered mail bit if it may be considered from the positivity of any reason, the Depositor(s) should write to the company for enquiry, All appearses in this commendor will be borne by the Depositor(s) Motivithstanding of re-issuance of duplicate receipt, the obligation of SFL is limited to the single deposit receipt, against which more yhas been received by SFL Under all circumstances, meter ex-issuance of deposit receipt, by SFL by and single deposit of romony will not result in duplication of payment or higher itself by on the part of SFL.

- 12) RENEWALS:

- by SEL against single deposit of money will not result in dudication of payment on higher liability on the part of SEL.

 2 PREVIAUS.

 2 PREVIAUS.

 2 PREVIAUS.

 3 CHEVAINS.

 Deposits can be rereved from the date of maturity only if renewal instructions are received prior to 7 working days from date of maturity of the deposit, in such cases the rate prevailing on the date of maturity are applicated from the date of maturity and the application from till such time instructions to the contrary are received and Service contents. In such cases the discussion be well or reserved on maturity as per the instructions specified in the application from till such time instructions to the contrary are received at Service contents. In such cases the designed received by the contrary are received at Service contents. In such cases the designed received by the contrary are received at Service contents. In such cases the designed received by the contrary are received at Service contents. In such cases the designed received prior to 7 working days from the date of maturity of the deposit or the sort other are received prior in over multiple of Rs. 1,000-by giving suitable instructions for repayment of balances amount.

 A deposition can be or revewed for a lover multiple of Rs. 1,000-by giving suitable instructions for repayment of balances amount.

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- LOAN ON DEPOSITS:
- LOAN ON DEPOSITS:

 The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposits. The relative term deposit receipt(s) and other documents have to be signed by both/si the depositors in case of A or Se accounts and by the first depositor in case of F or Sis accounts. Cheque for brans will be drawn only in favour of the first depositor.

 Renewald disposit to find bran outstanding is not permissible. Peyament after adjustment of loan principal and one interest will be made on maturity, if renewal instructions for the balance amount are not received at least 7 days in advance of the maturity.

 Loan on Deposit is not permitted for Deposits accepted from NRI or Minor.

 REPAYMENTS:
- n.cr.vit&n.ix:

 If the deposits for sub refund, the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.

 The Company shall intimate the details of maturity of the deposit to the deposit to the deposit or at least two months before the date of maturity of the deposit. Any change in the maturity instruction must be submitted prior for 7 days of the maturity date.

 Deposits without maturity instruction on the maturity date, and the maturity date and the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.
- sits will be made only by National Electronic Fund Transfer (NEFT) and the maturity amount paid will be net of TDS if any.

*The above rates are also applicable for premature repayments in the case of death of a depositor.

- d) Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT) and the maturity amount paid will be not of TDS if any.

 15) PREMATURE PX/MENT:

 a) The company reserves the right to allow, at its absolute discretion, withdrawal of Fued deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relad deposit receipt must be discharged by all the depositors,

 b) Asper the Direction of Reserve Bank of thick currently in force:

Premature repayment:				
Up to 3 months from the date of deposit/renewal (Lock-in-period)	No repayment (Not applicable in case of premature Repayment in the event of death of the depositor**)			
After 3 months but before 6 months	No interest*			
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then			

- date of maturity

 the period for which the rived deposits rais fun or in or fate has been specimen for that period, then
 3 per cantil lower than the minimum rais at which Pixed deposits are accepted by the Company*

 "in the event of the death of a depositor, the Company shall repay the deposit per grantiturely, even within the lock-in-period, to the surviving
 depositor/s in the case of joint holding with survivor clause, or to the normineelegal lently of the deceased depositor, on the request of the
 surviving depositor/sinomineelegal lent, and only against submission of proof death, and other necessary documents to the satisfaction of
 the Company, However no interest is payable on such repayments of deposits.
- Prematurity repayments will be made only in favour of the first depositor. c) Tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor; before premature withdrawal of Deposit(s), shall not be refunded – under any circumstance whatsoever.
- GENERAL TERMS: GENERAL TERMS:

 (6) The Fixed deposit receiptive receipt will be issued, subject to cheque realisation/receipt of funds in company's account. It case of cheque dishonourinon receipt of funds, the fixed deposit receipt stants cancelled automatically,

 1) The Company reverses the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.

- 16) The Fixed deposit receiptive receipt will be issued, subject to cheque realisation? receipt of funds in company's account. In case of cheque dishonour/mon receipt of funds, the fixed deposit receipt stands carrielled automatically.

 17) The Company severes the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.

 18) Application for Fixed deposit should be made only on the forms prescribed by the Company and should be dualy signed by all applicants. Payment should be made by means of an Account payment should be made by means of an Account payment should be made only on the fixed payment of the fixed deposits of the fixed payment of the fixed deposits of the fixed payment of the fixed deposits will be made to the person first in the order of the survivor(s) unless otherwise instituted by the depositor during halfel time.

 19) In the event of death of the first named depositor, all payment on account of principal and / or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instituted by the depositor and y or all the principal standards of the fixed deposits of the fixed deposits

- The Financial position of the Company as disclosed and the representations made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and versically the expensive process of the company. If the Company has not responsible for the correctness and version of the Company is servicing its deposit, the depositor can lodge a Complaint with the Company. If the Company has not responsed within 30 days, the depositor can lodge a Complaint with the Company. If the Company has not responsed within 30 days, the depositor can lodge a Complaint with the Company. If the Company has not responsed within 30 days, the depositor can lodge a Complaint with the Company has not responsed within 30 days, the depositor can lodge a Complaint with the Company has not responsed the Seather New York of the Company has not responsed by the Reserved Provided Provided

- respective process of the control of
- egib deposits through agents. The agents can accept duty filted in deposit application form atong with KYC documents and cheque in favour of 'Shriram Finance Limited'. How through to accept cash from depositors or issue necept on behalf of the company for deposits. The Servicing of deposits accepted by the Company is undertaken by "No or Findel Limited" and Correspondance with regard bedposits build be addressed to Company's service enteries a mentioned in point or as or Findel Limited" and Correspondance with regard bedposits build be addressed to Company's service enteries a mentioned in point or as

Application No:



Shriram Finance Limited
(Formerly known as Shriram Transport Finance Company Limited)
Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy,
Chennai - 600 032. Ph: 044 485 24 666 www.shriramfinance.in
Admin Office: 8th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC,
Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Name	; Shine Capital Advisors Pvt. Ltd
Business Associate Code	: DEBMUM111
Affiliate Business Associate	:
Branch	:

	APPLICATION FORM FOR FIXED DEPOSIT (SOLE PROPRIETORSHIP, HOF PARTNERSHIP FIRM), TRUSTS, INSTITUTIONS & CORPORATES)					
Please fill the information in CAPITAL letters and tick in appropriate places, only with black or blue ink						
I/We wish to apply for Fresh/Renewal of Deposit for a Period (months) of 12 18 24 30 36 42 48 60 Payment Details						
					Date :	
If Renewal, Old Cert	No	Ma	turity Date/	/ Renewal Amour	nt Rs	
Part Refund Amount Rs.		Total Investment A	mount	*Deposit Type :Fresh	Renewal Both	
*Type of Receipt Physical Receipt # E-Receipt *Form 15G submitted Yes No (if No, TDS will be deceipt)		*Maturity Instruction # Auto Refund Renew only Principal Amount Renew, Principal with Interest Amount	Member of Public Shareholder	*STATUS Partnership Firm	*Scheme Cumulative Monthly interest Quarterly interest Half-Yearly interest Yearly interest	
Company Identification No: / Registration No.: Customer ID: (if existing investor) CYKC No. (if any) Name of Entity_						
Registered Address						
City		state	* Pin Code	<u>, </u>	_ Country	
* Date of Incorporation	, / /	*DAN				
•						
	De	tails of Bank Account (Cancelled cheque leaf to	o be submitted)		
*Bank Account No			*Bank Na	me		
*MICR Code			_			
*IFSC Code			*Account	: Saving C	urrent	
Declaration: I/We have read the Terms and conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first name depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax declaration under Section 194A of the Income Tax, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/We have gone through the financials and other statements/representations/particulars furnished/made by the company and after careful consideration. I/We/am/are making the deposit with the company at my/our own risk and volition. I/We further declare that, I/We am/are authorized to make this deposit in the above mentioned scheme Shriram Unnati Fixed Deposits and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Notifications, Guidelines or Directions there under, as amended from time to time. I/We shall provide any further information and fully co-operate in investigation as and when required by the company in accordance to the applicable Law. I/We further affirm that the detail provided by me/us is/are true in all respect and nothing has been concealed. I/We authorize Shriram Finance Limited to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered number/email address. I hereby consent to download records from Central KYC Registry by using KYC identifier furnished by me/us I/We confirm that the company has explained & provided me/us the above information/Terms & conditions						
		s / Hustee(s) Hor / 30		anie and PAN details		
1	orised Signatory		PAN		Signature	
* Details are mandatory # Details mandatory for E-Receipt						
For office use only						
TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date	

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)



Know Your Customer (KYC) Application Form (Resident Individuals / NRI)

Please fill the information in CAPITAL Letters and

in ap	propria	ate p	lace

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and RBI guidelines on Know Your Customer For existing Depositor, the information furnished herein will supersede the information available in the records of SFL Customer ID: *PAN (^Form 60) Customer's Details (as per KYC documents) (If existing Investors) *Date of Birth CKYC No _ Others - *Gender : M (if any) D D M M Y Name Father Name_ Mother Name ____ Spouse Name (If Married) ____ Paste latest passport size Communication Address: photograph with signature (DO NOT STAPLE) IGNORE if already submitted earlier _____ *Pin _____ City_ _____ State _____ Birth Place Country ___ ___*Citizenship ___ * Nationality ___ *Permanent Address: * Marital Status: _____ State _____ *Pin _____ City ■ Married ■ Unmarried Country ☐ Others ___#Email ID __ Mobile No_ * Fields are Mandatory *Occupation Type: Salaried ☐ Professional ☐ Self Employed ☐ Student ☐ Housewife □ Retired ☐ Other (Please specify____ ☐ Professionals ☐ Service Provider ☐ Agriculture ☐ Trader Nature of Business: Jewellers/Bullion Real Estate ☐ Stock Broker ☐ Other (Please specify *Please tick (🗸) If the following is applicable to you 🗖 Politically Exposed Person (PEP) 🗖 Relative of PEP 🔲 Not Applicable *Annual Income: ☐ Upto Rs. 3 Lakhs ☐ Above Rs. 30 Lakhs ☐ Above Rs. 3 Source of Fund: □ Salaried □ Business Income □ Agriculture □ Investment Income □ Sale of Asset □ Other (Please Specify)_ *Proof of Identity (Self Attested) Proof of Address (Self Attested) **Expiry Date** Aadhaar issued by UIDAI Aadhaar issued by UIDAI Expiry Date Passport / / Passport **Driving Licence Driving Licence** Voter ID Card Voter ID Card Others :___ Others :_ Additional Documents Required for NRI'S Address proof both Indian and overseas - Self Attested PIO card (if it is a foreign passport) * Tax Resident Certificate (TRC) for IT Department of the country of which the investor is resident to avail DTAA benefit * Overseas Employment letter (optional for confirmation of residential status and overseas address) Passport with valid visa page self attested DTAA Declaration * NRI Undertaking cum FATCA / CRS declaration Form Place : ___ *Date : ___/___ For Office Use Only Checked by Documents Received **Certified Copies** KYC VERIFICATION CARRIED OUT BY **INSTITUTION DETAILS** Emp. Name: Name: Emp. Code: Designation: Code: _ Date: Employee signature



PARTICULARS REQUIRED TO BE SPECIFIED AS PER THE PROVISIONS OF NON-BANKING FINANCIAL COMPANIES ACCEPTANCE OF PUBLIC DEPOSITS (RESERVE BANK) DIRECTIONS, 2016 AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

A. Name of the Company : SHRIRAM FINANCE LIMITED (Formerly known as

B. Date of Incorporation of the Company : 30th June 1979

C. Business carried on by the Company

and its subsidiary with details of branches:

NBFC - INVESTMENT AND CREDIT COMPANY, (NBFC-ICC) (The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers, gold loans, personal loans and allied activities)

The company has branches in below mentioned states and union territories:

	Union Territory				
Andhra Pradesh	Gujarat	Kerala	Odisha	Telangana	Chandigarh
Assam	Haryana	Madhya Pradesh	Punjab	Tripura	Dadra and Nagar Haveli and Daman and Diu
Bihar	Himachal Pradesh	Maharashtra	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Jharkhand	Manipur	Sikkim	Uttarakhand	Jammu and Kashmir
Goa	Karnataka	Meghalaya	Tamil Nadu	West Bengal	Puducherry

for more details of our branches, please visit Company's website (Link: https://www.shriramfinance.in/branch-locator/)

Subsidiary	Business carried on by the subsidiary
Shriram Housing Finance Limited	Housing Finance

The subsidiary company has branches in below mentioned states and union territories:

	Union Territory				
Andhra Pradesh	Haryana	Madhya Pradesh	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Karnataka	Maharashtra	Tamil Nadu	Uttarakhand	
Gujarat	Kerala	Punjab	Telangana	West Bengal	

for more details of branches, please visit our subsidiary's website (Link: https://www.shriramhousing.in/contact-us)

D. Brief Particulars of the Management of the Company

: The Company is managed by its Executive Vice Chairman / Managing Director & CEO / Managing Director & CFO under the supervision of the Board

E. Names. Addresses & Occupation of the Directors :

Sr No Full Name & Designation | Address

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. Jugal Kishore Mohapatra, Chairman, Independent Director (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
2.	Mr. Umesh Revankar, Executive Vice Chairman (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai – 400052	Service
3.	Mr. Y.S. Chakravarti, Managing Director & CEO (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad – 500 034	Service
4.	Mr. S. Sridhar, Independent Director (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai – 400012	Management Consultant
5.	Mr. D. V. Ravi, Non-Executive Non-Independent Director (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai- 600 042	Service
6.	Mr. Pradeep Kumar Panja, Independent Director (DIN 03614568)	Bhaskara, 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar, 7th Phase Bangalore 560 078	Retired SBI Managing Director
7.	Mr. Ignatius Michael Viljoen, Non-Executive Non-Independent Director (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Sanlam Emerging Markets Portfolio Management
8.	Mr. Parag Sharma, Managing Director & CFO (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 400 614	Service
9.	Mrs. Maya S. Sinha, Independent Director (DIN 03056226)	11- Vipul building, B.G Kher Marg, Opp, Malabar Hi∎ Police Station, Malabar Hill, Mumbai - 400006	Retired Bureaucrat
10.	Mr. S. Ravindran Independent Director (DIN 09778966)	C 1601, Lakshchandi Heights, Gen AVK Marg, Gokuldham, Goregaon East, Mumbai – 400063, Maharashtra.	Professional
11.	Mr. Gokul Dixit Independent Director (DIN 00357170)	Opp Luz Church Road, No: 4, Krishanswamy Avenue, Mylapore Chennai-600 004.	Professional
12.	Mrs. M. V. Bhanumathi Independent Director (DIN 10172983)	29A, Laxmi Estate, Verma Nagar, Azad Road, Near Chinai College, Andheri, Mumbai - 400069	Management and Legal Consultancy

F & G. -Profits of the Company before and after making provisions for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement (₹ in crore (₹ in crores)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
31.03.2022	3,549.25	2,707.93	200	539.65
31.03.2023	8,184.89	5,979.34	350	1,311.31
31.03.2024	9,683.64	7,190.48	450	1,690.45

The dividend amount is inclusive of dividend distribution tax, if any

H. Summarised Financial Position of the Company as appearing in the latest Audited Balance Sheet:

		(₹ in crores)
Particulars	As at March 31, 2024	As at March 31, 2023
I ASSETS		
Financial assets Cash and cash equivalents Bank balance other than (a) above	6,013.37 4,799.27	9,505.30 6,312.11
 c) Derivative financial instruments d) Receivables 	330.48	668.81
(I) Trade receivables (II) Other receivables e) Loans	51.63 332.96 2,07,929.41	17.00 260.12 1,71,984.58
f) Investments q) Other financial assets	10,656.64	8,565.06 72.70
Total financial assets 2 Non-financial assets	230,182.00	1,97,385.68
a) Current tax assets (net) b) Deferred tax assets (net)	572.51 2.884.03	716.97 1.743.92
c) Investment property d) Property, plant and equipment	0.98 845.77	2.62 699.70
e) Intangible assets under development f) Goodwill	1,406.73	66.08 1.406.73
g) Other intangible assetsh) Other non-financial assets	1,033.93 350.06	1,217.65 424.51
Total non-financial assets	7,094.01	6,278.18
Total assets	2,37,276.01	2,03,663.86
II LIABILITIES AND EQUITY LIABILITIES		
Financial liabilities A Payables (I) Trade payables (i) total outstanding dues of micro		
enterprises and small enterprises (ii) total outstanding dues of creditors other than micro enterprises and small	0.02	-
enterprises (II) Other payables	211.76	293.24
 (i) total outstanding dues of micro enterprises and small enterprises (ii) total outstanding dues of creditors other than micro enterprises and 	2.25	0.36
small enterprises b) Debt securities	3.16 44,948,61	1.09 43.652.59
c) Borrowings (other than debt securities)d) Deposits	92,148.80 44,443.66	73,590.02 36,139.83
e) Subordinated liabilities f) Other financial liabilities	4,300.07 1,847.99	4,523.85 1,584.12
Total financial liabilities 2 Non-financial liabilities	1,87,906.32	1,59,785.10
a) Current tax liabilities (net) b) Provisions	237.79 296.21	160.89 211.48
 Other non-financial liabilities Total non-financial liabilities 	267.30 801.30	199.75 572.12
Total liabilities	1,88,707.62	1,60,357.22
3 Equity		
a) Equity share capital b) Other equity	375.79 48,192.60	374.43 42,932.21
Total equity Total liabilities and equity	48,568.39 2,37,276.01	43,306.64 2,03,663.86
· ·	2,37,270.01	2,03,003.86
Note: Brief particulars of Contingent Liabilities		

(A) C	ontingent liabilities	(₹ in crores)
	Particulars	As at March 31, 2024
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	56.22
b.	VAT demand where the Company has filed appeal before various appellates	0.02
c.	Service tax demands where the Company has filed appeal before various authorities	2,056.61
d.	GST demand where company has filed appeals	7.20
e.	Stamp duty demand raised by District Registrar office against which company has filed appeal	6.69
	Total	2,126.74
	<u> </u>	

(B) Commitments not provided for (₹ in crores) Particulars
Estimated amount of contracts remaining to be executed on As at March 31, 2024 44.39 capital account, net of advances b. Commitments related to loans sanctioned but undrawn 108.24

(A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds)

₹ 59,103.90 crores

(B) The aggregate of public deposits held on 31.03.2024

₹ 42,948.54 crores

J. The Company has no overdue deposits other than unclaimed deposits.

k. The Company hereby declares that:

1) The Company has complied with the applicable provisions of the RBI Directions:

The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India;

The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

4) The Company is not in default in the repayment of deposits or interest thereon

By Order of the Board For Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Jugal Kishore Mohapatra CHAIRMAN (DIN 03190289)

Place: Bhubaneshwar Date: July 30, 2024

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on July 30, 2024 through Video conferencing and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

Sr. No.	Language	Declaration	Sr. No.	Language	Declaration
1	English	l confirm that the Company has explained and provided me the above information in the vernacular language and the same has been understood by me. மேலே குறிப்பிட்டுள்ள ககவல்களை நிறுவனம் பிராந்கிய	8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും ,എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിതീകരിക്കുന്നു.
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.	9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯು ನನಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದೆ ಮತ್ತು ಒದಗಿಸಿದೆ ಮತ್ತು ಅದು ನನಗೆ ಅರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು
3	Marathi / मराठी	मी पुष्टी करतो की कंपनीने मला वरील माहिती स्थानिक भाषेत स्पष्ट केली आहे आणि प्रदान केली आहे आणि ती मला समजली आहे.	9	Kumada / Olgw	ದೃಢೀಕರಿಸುತ್ತೇನೆ.
4	Hindi / हिंदी	में इस बात की पुष्टि करता हूँ कि कंपनी ने मुझे उपरोक्त जानकारी मेरी स्थानीय भाषा में समझाई और प्रदान की है तथा इसे मैंने समझ लिया है।	10	Gujarati / ગુજરાતી	હું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને હું તે સમજી ગયો છું.
5	Telugu / ತಿಲುಗು	పైన పేర్కొన్న సమాచారాన్ని కంపెనీ స్థానిక భాషలో వివరించి అందించిందని మరియు అది నాకు అర్థమైందని సేను ధ్మవీకరిస్తున్నాను.	11	Bengali / বাঙালি	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য ব্যাখ্যা করেছে এবং প্রদান করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
6	Punjabi / ਪੰਜਾਬੀ	ਮੈਂ ਪੁਸ਼ਟੀ ਕਰਦਾ ⁄ਕਰਦੀ ਹਾਂ ਕਿ ਕੰਪਨੀ ਨੇ ਮੈਨੂੰ ਉੱਪਰ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਾਈ ਅਤੇ ਦੱਸੀ ਗਈ ਹੈ ਅਤੇ ਮੈਨੂੰ ਪਤਾ ਲੱਗ ਗਿਆ ਹੈ।	12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ তখ্যসমূহ স্থানীয় ভাষাত বুজাই দিয়াৰ লগতে প্ৰদান কৰিছে আৰু একেখিনি কথা ময়ো বুজি পাইছোঁ বুলি নিশ্চিত কৰিছোঁ।
7	Odiya / ଓଡ଼ିଆ	ମୁଁ ନିର୍ଦ୍ଧିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ହ୍ୱାନୀୟ ଭାଷାରେ ଉପରୋକ୍ତ ସୂଚନା ବର୍ତ୍ତନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୁଝିଅଛି।	13	أردُو / Urdu	میں اس بات کی تصدیق کرتا ہوں که کمپنی نے مجھے مذکورہ بالا معلومات مقابی زبان میں بیان اور فراہم کی ہیں اور یہ بات مجھے سمجھے میں آئی ہے۔